

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-12633-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marie R ST-Phard
aka Marie R St. Phard, aka Marie R Saint
Phard, aka Marie R STPhard
762-764 Stuyvesant Avenue
Irvington, NJ 07111

Social Security No.:
xxx-xx-8898

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on January 14, 2022.

Dated: January 14, 2022
JAN: zlh

Jeanne Naughton
Clerk

In re:
Marie R ST-Phard
Debtor

Case No. 17-12633-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 14, 2022

User: admin
Form ID: plncf13

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2022:

Recip ID	Recipient Name and Address
db	Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
lm	+ Ditech Financial, LLC., 1100 Virginia Drive, Ste 100A, Fort Washington, PA 19034-3277
516639370	+ Bank of America, PO Box 982238, El Paso, TX 79998-2238
516639380	+ Ditech, PO Box 6176, Rapid City, SD 57709-6176
516639381	+ Ditech Financial, 1100 Virginia Dr., #100A, Fort Washington, PA 19034-3277
516771074	+ Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516639382	++ FIRST NATIONAL BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003 address filed with court:, First National Bank, 500 E 60th St N, Sioux Falls, SD 57104
516639383	++ FIRST SAVINGS BANK BLAZE, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003 address filed with court:, Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104
516639389	+ Pluese, Becker & Saltzman, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318
518449528	+ VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South, Attn BK Dept Houston TX 77042-4546

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 14 2022 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 14 2022 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516639369	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2022 20:37:00	Annie Sez, 401 Hackensack Ave, Hackensack, NJ 07601-6411
516639371	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 14 2022 20:37:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516639374	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2022 20:43:12	Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238
516727039	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 14 2022 20:42:55	CW Nexus Credit Card Holdings I, LLC, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516639372	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2022 20:42:56	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
516872286	+ Email/Text: bankruptcy@cavps.com	Jan 14 2022 20:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516639375	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2022 20:37:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
516639376	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2022 20:37:00	Comenity Bank/Annie Sez, 995 W 122nd Avenue, Westminster, CO 80234-3417
516639377	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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516639378	+ Email/Text: BKPT@cfna.com	Jan 14 2022 20:37:00	Comenity Bank/Brylane Home, PO Box 182789, Columbus, OH 43218-2789
516743303	Email/Text: BKPT@cfna.com	Jan 14 2022 20:37:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
516639379	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 14 2022 20:42:40	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
516639382	Email/Text: BNSFN@capitalsvcs.com	Jan 14 2022 20:37:00	First National Bank, 500 E 60th St N, Sioux Falls, SD 57104
516639383	Email/Text: BNBLAZE@capitalsvcs.com	Jan 14 2022 20:37:00	Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104
516639387	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 14 2022 20:37:00	Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
516789288	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2022 20:43:07	LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516791617	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2022 20:37:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516727038	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 14 2022 20:42:38	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516639388	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 14 2022 20:42:38	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
516889242	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2022 20:42:41	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516890334	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2022 20:42:41	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516756272	Email/Text: bnc-quantum@quantum3group.com	Jan 14 2022 20:37:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516639390	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2022 20:42:52	Syncb, PO Box 965024, Orlando, FL 32896-5024
516639391	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2022 20:42:52	Syncb/Care Credit, PO Box 965036, Orlando, FL 32896-5036
516639392	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2022 20:42:52	Syncb/JC Penny, PO Box 965007, Orlando, FL 32896-5007
516639393	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2022 20:43:11	Syncb/Lowes, PO Box 956005, Orlando, FL 32896-0001
516639394	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2022 20:42:52	Syncb/Sleepys, PO Box 965036, Orlando, FL 32896-5036
516639395	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2022 20:42:52	Syncb/Tjx Cos, PO Box 965005, Orlando, FL 32896-5005
516639396	Email/PDF: gecsed@recoverycorp.com	Jan 14 2022 20:43:11	Syncb/Walmart, PO Box 965024, El Paso, TX 79998

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516639373	*+	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
516639386	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court;, Internal Revenue Service, P0 Box 105572, Atlanta, GA 30348

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516639385	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
516639384	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
518449529	*+	VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South, Attn BK Dept, Houston TX 77042-4546

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Ditech Financial LLC. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor VRMTG Asset Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Herbert B. Raymond	on behalf of Debtor Marie R ST-Phard herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Kevin Gordon McDonald	on behalf of Creditor VRMTG Asset Trust kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Shauna M Deluca	on behalf of Creditor VRMTG Asset Trust sdeluca@raslg.com
Sindi Mncina	on behalf of Creditor VRMTG Asset Trust smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9